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## Success Story- U.S. Small Business Administration (SBA)

### A Woman-Owned Jacksonville Business Works To Insure Small Businesses

**Jacksonville, Fla.** - Vicky Zelen, AAI, ARM, CIC, CRM started Zelen Risk Solutions, Inc., after 17 years in the insurance industry. The Milwaukee native got her first part-time job in an insurance agency while still in high school. She worked on the service side of the business for years before coming to Jacksonville in 1998 to take a job with an independent agency. Later, she started a commercial insurance division of an agency that had specialized in personal lines.

With professional achievements, multiple industry accreditations, and a passion to serve, Vicky opened her own agency in 2003.

With the help of an investor, she weathered the first couple of months it took to sell her first few policies. She built her clientele from the ground up, deciding not to approach any clients she'd serviced while employed at other insurance agencies. Many of her early and current referrals came from her speaking engagements at a local construction school.

Vicky connected with small business owners and found her passion in helping them understand how to save money and manage risk for their growing enterprises.

As a result, her agency has grown from one to six full-time employees who write property, general liability, professional liability, commercial auto and worker's compensation policies. Although the majority of her clients are in the construction trades, she also serves the restaurant, manufacturing, property management, and transportation segments. She plans to continue to diversify her client base to include other industries. Vicky recently purchased an office building just West of downtown, which has space for approximately four to five more employees.

Vicky connected with the Jacksonville Women's Business Center (JWBC) through her membership with Women Business Owners of North Florida. Intrigued by the benefits of Business Advisory Councils, Vicky joined the Growth Council, and received immediate results by acting on advice from her peer group. Her interaction with other successful women helped her solve hiring and personnel issues. Additionally, Vicky realized she needed help managing her financial statements to become more responsive to her investor's requests for information.

She applied and was accepted into JWBC's Financial Matters mentoring program in June 2005. Gail Byrd, her banking mentor from Wachovia, helped her to arrange refinancing of her home. Dwin Horne, Vicky's CPA mentor from Ennis Pellum & Associates, helped her to organize her company's financial statements. Tackling her personal finances gave Vicky the confidence to address the pressures of managing her business' finances.

"I really love what I do," Vicky says, "and now, I feel I'm managing my business more effectively. Since I'm a small business owner, too, I know how to respond to my clients' needs. For instance, we always pick up the phone – our clients deserve to talk to a person when they call. I think it's that kind of service from the beginning that will distinguish us."

Her clients seem to agree, as evidenced by Zelen Risk Solutions' 2006 sales figures, which almost doubled from 2005 and continue to grow in 2007. And with the help of her Financial Matters mentors, she's confident her financial reporting will be a more accurate reflection of her company's growth.

Vicky is currently involved in the Athena Powerlink Program, where she has nine business professionals as mentors for an entire year to help her with strategic planning to reach her goals and better manage and grow her agency. "The JWBC is awesome and I'm lucky to be a part of it," says Vicky Zelen.

A great resource the SBA has available to women is the Women's Business Centers. The SBA partially funds more than 100 women business centers nationwide. The centers provide counseling, training and mentoring to help women (and men) start and manage their businesses. The Jacksonville Women's Business Center, managed by Executive Director Sandy Bartow, is located on Jacksonville's North side within the Small Business Center. For more information about the Jacksonville Women's Business Center, go to [www.jaxwbc.com](http://www.jaxwbc.com).

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*For more information on the SBA's Programs and Services, please visit [www.sba.gov/fl/north](http://www.sba.gov/fl/north).*